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# Your 1997 Guide to Rates in Ontario

You have many choices to make when you're buying auto insurance. This guide can help you with some of those choices.



Ontario  
Insurance  
Commission

# GLOSSARY

The following definitions will help you better understand some of the terms used in this guide.

**Agent:** represents only one insurance company and can tell you the rates for that company only. Typically a company that is represented by agents is not represented by brokers. You therefore have to contact an agent from the company to obtain a quote.

**Broker:** represents a number of different insurance companies and can obtain rates from each of those companies. A broker is required to provide you with the names of all the insurance companies he/she represents as well as all rate quotes obtained on your behalf. This information must be provided, if you request it, in writing.

Automobile insurance can only be sold by a licensed broker or agent.

**Canadian Loss Experience Automobile Rating (CLEAR):** a rating system that groups cars based on their claims experiences, such as repairs, injury claims, frequency of theft. Your premium may vary depending on whether or not your insurer uses CLEAR. For example, if your car's repair costs are fairly economical, an insurer that uses CLEAR might be able to give you a lower rate. About 50 % of insurers use CLEAR to establish their rates.

**Deductible:** is the portion of a claim that you pay. For example, if vandals cause \$1,000 damage to your car, you pay the amount of your comprehensive coverage deductible (e.g. \$300) and your insurance company pays the rest (e.g. \$700).

**Driving record:** your driving history, including any accidents or traffic convictions.

**Group discount or rate:** a discount or rate provided to a member of an eligible group. An eligible group may include employees of the same employer, a member of a union, professional or occupational association. If you belong to one of these groups, check to see if they have a group discount or rate available.

**Premium or rate:** the amount you pay to insure your car. Most insurers give you the option of paying your premiums in monthly installments. Some rates are for a one-year policy while others are for a six-month term.

**Private passenger automobile:** a car that is operated by an individual or family for personal use and not used for commercial purposes (e.g. taxi or delivery service).



# ROLE OF THE ONTARIO INSURANCE COMMISSION

The Ontario Insurance Commission (OIC) is an arm's length agency of the Ministry of Finance. The OIC was established in May 1990 to provide neutrality in the regulation of insurance industry operations. The OIC balances the interests of consumers and insurers with programs such as: Insurance Regulation, Dispute Resolution and the Motor Vehicle Accident Claims Fund.

The OIC reviews and approves automobile insurance rates to ensure that consumers are protected from excessive rates as well as unfair practices. Rate regulation provides certainty in the marketplace, together with fair, objective and nondiscriminatory treatment for all Ontarians.

All insurance companies must be licensed by the OIC in order to sell insurance. Companies that sell insurance by barter payment, in whole or in part, are not licensed to sell insurance in Ontario. Drivers who buy insurance through bartering do not have valid insurance and could be subject to substantial fines.

*Your 1997 Guide to Rates in Ontario* is produced annually by the OIC, to help consumers better understand auto insurance and to help you make the best choice for your needs. Inside this guide you will find:

- an explanation of insurance terms
- private passenger automobile insurance rates
- optional benefit rates
- retiree and multi-vehicle discounts
- tips on how to work with a broker or agent
- a log to keep track of the quotes you obtain

The figures in this guide have been provided to the OIC by the companies listed, as of March 31, 1997, and are subject to change. This rate guide is on our website at <http://www.gov.on.ca/OIC> and will be updated regularly. All rates are for private passenger automobile insurance policies purchased after March 31, 1997.



# PRIVATE PASSENGER AUTOMOBILE INSURANCE

In Ontario, there are many companies that sell private passenger automobile insurance. Each insurance company has its own rating system and can set its rates consistent with government regulations. No one company always has better rates than the others. Rates depend on each person's own situation. For example, something that might influence the rates of one company, such as a speeding ticket, might not influence the rates of another. Or, one company might offer lower rates for someone who has completed a driver education program.

Before contacting a broker or agent, you should understand that your individual rate is based on a number of factors that you control, including:

- your driving record
- the type of coverage or optional benefits you choose
- your deductibles
- how often you drive your car and for what purpose
- other drivers listed on your policy
- the type of vehicle you drive
- the community in which you live

Some insurance companies specialize in insuring high-risk drivers. If you are considered to be a high-risk driver, your broker or agent may direct you to such a company, or you may be able to purchase insurance through the Facility Association. Your broker or agent can help find the insurance company that is best for you.



# PROFILE CHARTS

Following are seven profiles for individual drivers or families of drivers with different characteristics. Profiles are used to categorize drivers and help determine individual rates.

Find the driver profile that most closely matches yours. Compare your characteristics with the profile you have chosen and identify the differences. These differences may affect the rate you can expect to pay. For example, an extra conviction or a different car may result in a higher rate.

All profiles assume the policies are new business to the company. Some companies may offer slightly different deductible levels.

## PROFILE 1: SINGLE FEMALE

**Vehicle 1** Female, age 23, licensed 6 years  
Class G licence (without driver training)  
1 chargeable accident in last year (0 years accident free)  
1 minor conviction in last 3 years  
Drive to work – 8 km one way, annual mileage less than 16,000 km  
1990 Dodge Shadow 4/5 door

**Coverage** Liability and OPCF 44<sup>1</sup> – \$500,000.  
Accident Benefits and Uninsured Automobile  
Direct Compensation – Property Damage – no deductible  
Collision and Comprehensive – \$300 deductible

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<sup>1</sup> OPCF 44 coverage protects you in the event someone, with less liability coverage than you, injures you in an accident. OPCF 44 will cover you for the difference between the at-fault driver's liability limit and your own liability limit.

## PROFILE 2: SINGLE MALE

**Vehicle 1** Male, age 24, licensed 6 years  
Class G licence  
No chargeable accidents in last 5 years  
2 minor convictions in last 3 years  
Drive to work – 5 km one way, annual mileage less than 12,000 km  
1989 Ford F150 Pickup 2WD

**Coverage** Liability and OPCF 44<sup>1</sup> – \$200,000  
Accident Benefits and Uninsured Automobile  
Direct Compensation – Property Damage – no deductible  
Collision and Comprehensive – \$300 deductible

## PROFILE 3: MARRIED COUPLE — TWO VEHICLES

**Vehicle 1** Husband, age 40, licensed 24 years  
Class G licence  
No chargeable accidents or convictions in last 6 years  
Drive to work, 10 km one way, annual mileage less than 16,000 km  
1995 Grand Cherokee Limited 4WD

**Vehicle 2** Wife, age 39, licensed 20 years  
Class G licence  
Drive to work, 20 km one way, annual mileage less than 20,000 km  
No chargeable accidents or convictions in last 6 years  
1995 Dodge Neon 4 door Highline

**Coverage** Liability and OPCF 44<sup>1</sup> – \$1,000,000  
Accident Benefits and Uninsured Automobile  
Direct Compensation – Property Damage – no deductible  
Collision and Comprehensive – \$300 deductible

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<sup>1</sup> OPCF 44 coverage protects you in the event someone, with less liability coverage than you, injures you in an accident. OPCF 44 will cover you for the difference between the at-fault driver's liability limit and your own liability limit.

## PROFILE 4: SINGLE PARENT & SON

**Vehicle 1** Adult, age 40, principal driver, licensed 20 years  
Class G licence  
No chargeable accidents or convictions in last 10 years  
Drive to work, 8 km one way, annual mileage less than 16,000 km  
1990 Chevrolet Corsica 4 door

Single male, age 18, occasional driver  
Licensed 2 years, 1 year G1, 1 year G2, newly licensed as G  
No chargeable accidents or convictions since licensed

**Coverage** Liability and OPCF 44<sup>1</sup> – \$500,000  
Accident Benefits and Uninsured Automobile  
Direct Compensation – Property Damage – no deductible  
Collision and Comprehensive – \$300 deductible

## PROFILE 5: MARRIED COUPLE WITH SON & DAUGHTER

**Vehicle 1** Husband, age 45, licensed 25 years  
Class G licence  
No chargeable accidents or convictions in last 10 years  
Drive to work, 50 km one way, annual mileage less than 40,000 km  
1993 Honda Accord EX 4 door

Single male, age 19, occasional driver  
Licensed 3 years with driver training, 1 year G1, 2 years G2,  
newly licensed as G  
1 minor conviction at G2 level

**Vehicle 2** Wife, age 40, licensed 20 years  
Class G licence  
No chargeable accidents or convictions in last 6 years  
Pleasure use only, annual mileage less than 10,000 km  
1991 Plymouth Voyager

Single female, age 22, occasional driver  
Licensed 2 years without driver training, 1 year G1, 1 year G2,  
newly licensed as G  
No chargeable accidents or convictions since licensed

<sup>1</sup> OPCF 44 coverage protects you in the event someone, with less liability coverage than you, injures you in an accident. OPCF 44 will cover you for the difference between the at-fault driver's liability limit and your own liability limit.

**Coverage** Liability and OPCF 44<sup>1</sup> – \$1,000,000  
Accident Benefits and Uninsured Automobile  
Direct Compensation – Property Damage – no deductible  
Collision and Comprehensive – \$300 deductible

## PROFILE 6: SENIOR

**Vehicle 1** Adult, age 70, qualifies for retiree discount  
Licensed 50 years, Class G licence  
No chargeable accidents or convictions in last 10 years  
Pleasure use only, annual mileage less than 10,000 km  
1993 Chevrolet Caprice Classic 4 door

**Coverage** Liability and OPCF 44<sup>1</sup> – \$1,000,000  
Accident Benefits and Uninsured Automobile  
Direct Compensation – Property Damage – no deductible  
Collision and Comprehensive – \$300 deductible

## PROFILE 7: MARRIED COUPLE — ONE VEHICLE

**Vehicle 1** Husband, age 38, licensed 20 years  
Class G licence  
No chargeable accidents or convictions in last 6 years  
Drives to work, 10 km one way, annual mileage less than 16,000 km  
1994 Ford Taurus 4 door

Wife, age 35, licensed 15 years  
Class G licence  
No chargeable accidents or convictions in last 6 years

**Coverage** Liability and OPCF 44<sup>1</sup> – \$1,000,000  
Accident Benefits and Uninsured Automobile  
Direct Compensation – Property Damage – no deductible  
Collision and Comprehensive – \$300 deductible

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<sup>1</sup> OPCF 44 coverage protects you in the event someone, with less liability coverage than you, injures you in an accident. OPCF 44 will cover you for the difference between the at-fault driver's liability limit and your own liability limit.

# RATE CHARTS

The following rate charts list the rates of every insurer in Ontario for eight different communities: Brockville, Hamilton, London, Ottawa, Sudbury, Thunder Bay, Toronto and Windsor.

Choose the chart for the community that most closely matches your own. To determine the individual rate you may expect to pay, match the profile you have chosen with your community.

You will note that prices vary from company to company for the same profile. As well prices vary within any particular company for drivers with different characteristics, or who live in different areas. Note how rates vary between companies and between communities; even for drivers with the same characteristics. Remember, however, that the lowest rate may not necessarily be the best deal or investment for you. So shop around for the right broker, agent and company for you.

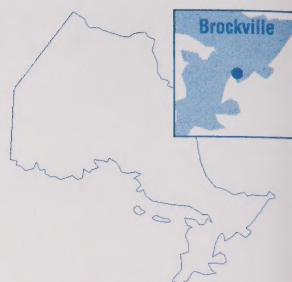
Every insurance company that sells auto insurance in Ontario is listed in the rate charts. If you cannot find the name of a particular company, contact your representative to find out if it sells insurance under another name.

All rates in this guide are for a one-year policy.

**Please note that these rates are guidelines only. This guide cannot give you your specific rates. Only a licensed representative can provide you with your individual rate.**

# BROCKVILLE

March 1997 Rates



## LEGEND

<b>PROFILE 1</b>	<b>Single Female, 1 vehicle</b>
<b>PROFILE 2</b>	<b>Single Male, 1 vehicle</b>
<b>PROFILE 3</b>	<b>Married Couple, 2 vehicles</b>
<b>PROFILE 4</b>	<b>Single Parent &amp; Son, 1 vehicle</b>
<b>PROFILE 5</b>	<b>Married Couple with Son &amp; Daughter, 2 vehicles</b>
<b>PROFILE 6</b>	<b>Senior, 1 vehicle</b>
<b>PROFILE 7</b>	<b>Married Couple, 1 vehicle</b>

COMPANY	PROFILE	1	2	3	4	5	6	7
Allianz Insurance Company <sup>2</sup>		2,170	1,148	1,778	978	2,726	607	875
Allstate Insurance Company of Canada		3,476	2,258	2,294	1,231	2,592	814	1,218
AXA Insurance (Canada) <sup>3</sup>		2,127	1,075	1,778	942	2,176	656	827
Belair Insurance Company Inc. <sup>3</sup>		1,454	883	1,748	948	2,252	615	685
CAA Insurance Company (Ontario) <sup>2</sup>		1,945	1,142	1,773	955	2,741	613	817
Canada Life Casualty Insurance Company <sup>2, 3</sup>		1,888	1,005	2,483	959	2,622	777	872
Canadian General Insurance Company <sup>3</sup>		2,275	1,121	2,062	865	2,634	672	772
Canadian Group Underwriters Insurance Company <sup>2, 3</sup>		1,876	921	1,730	771	2,233	569	615
Canadian Surety Company <sup>2, 3</sup>		1,663	1,006	2,038	825	2,939	688	840
Chubb Insurance Group		2,397	879	1,888	824	2,293	836	968
CIBC General Insurance Company Limited		2,619	1,438	1,889	952	2,614	666	902
CIGNA Insurance Company		1,777	1,515	2,126	1,074	2,533	811	1,134
Citadel General Assurance Company		2,148	1,586	2,189	1,101	2,891	700	1,095
Coachman Insurance Company		1,977	971	1,774	1,109	2,876	727	910
Commercial Union Assurance Company		1,460	1,100	2,134	913	2,466	703	976
Co-operators General Insurance Company		1,090	1,016	1,560	756	1,762	586	762
Coseco Insurance Company <sup>2</sup>		2,099	1,192	1,725	670	2,291	713	855
CUMIS General Insurance Company <sup>2</sup>		1,339	886	1,278	696	1,925	636	759
Dominion of Canada General Insurance Company <sup>3</sup>		1,779	1,167	1,751	995	2,353	592	706
Economical Mutual Insurance Company <sup>3</sup>		2,092	1,061	1,991	858	2,198	617	741
Facility Association		2,275	1,888	3,962	1,578	4,130	1,641	1,898
Farm Mutual Reinsurance Plan <sup>1, 3</sup>		1,589	920	1,955	826	2,506	647	763
Farmers' Mutual (Lindsay) <sup>3</sup>		1,812	980	2,075	801	2,373	614	821
Federated Insurance Company		1,026	1,058	1,769	753	2,230	681	805
Federation Insurance Company		1,779	1,001	1,810	1,091	2,440	608	784
GAN Canada Insurance Company <sup>2, 3</sup>		1,327	896	1,839	623	1,933	521	627

COMPANY	PROFILE	1	2	3	4	5	6	7
GAN General Insurance Company <sup>3</sup>		1,732	1,209	2,063	822	2,109	615	728
General Accident Assurance Company <sup>2</sup>		1,670	1,044	1,870	818	2,209	650	750
Gore Mutual Insurance Company <sup>3</sup>		2,197	1,184	1,834	1,011	2,374	653	784
Guarantee Company of North America		1,850	1,173	1,910	1,111	2,561	782	960
Guardian Insurance Company <sup>3</sup>		2,139	1,055	1,956	965	2,640	690	760
Halifax Insurance Company <sup>2, 3</sup>		783	1,062	1,800	961	2,260	621	709
Hartford Canada <sup>3</sup>		2,601	2,167	1,878	1,010	2,380	719	841
Kingsway General Insurance Company		2,344	1,886	4,583	1,354	7,388	1,430	1,751
Liberty Mutual Insurance Group <sup>2</sup>		1,963	1,025	1,976	909	2,139	773	998
Lloyd's Non-Marine Underwriters		2,144	1,232	2,062	1,189	2,597	748	976
Lombard Canada Ltd. <sup>2</sup>		2,071	1,244	1,888	944	2,327	651	938
Lumbermens Mutual Casualty Company		1,901	1,394	1,492	786	2,306	567	780
Markel Insurance Company		1,577	1,095	1,868	792	2,048	541	731
Motors Insurance Corporation <sup>2</sup>		2,057	1,343	1,535	852	2,399	682	734
National Frontier Insurance Company <sup>2</sup>		1,408	1,045	1,808	726	2,517	635	855
Pafco Insurance Company <sup>3</sup>		2,590	1,662	3,986	1,550	4,090	1,479	1,525
Personal Insurance Company <sup>2</sup>		2,134	1,140	1,935	900	2,616	686	938
Pilot Insurance Company <sup>3</sup>		683	1,007	1,957	941	2,292	691	764
Portage La Prairie Mutual Insurance Company		2,119	1,142	1,976	898	2,446	754	954
Progressive Casualty Insurance Company		1,966	1,960	3,465	1,675	5,641	1,333	1,587
Royal Insurance Company <sup>2, 3</sup>		1,899	1,298	1,814	930	2,886	761	768
Scottish & York Insurance Company <sup>3</sup>		2,039	1,008	1,922	790	2,247	599	635
Security National Insurance Company <sup>2, 3</sup>		908	1,164	2,131	684	2,204	732	811
State Farm Mutual Automobile Insurance Company		1,938	2,126	1,852	774	2,758	644	962
St. Paul Fire and Marine Insurance Company		1,918	1,385	2,373	1,025	3,224	814	736
Traders General Insurance Company <sup>2, 3</sup>		2,034	979	2,008	766	2,299	654	709
Trafalgar Insurance Company <sup>2</sup>		1,690	1,029	1,431	734	2,078	493	710
Unifund Assurance Company <sup>2</sup>		1,973	704	1,667	609	1,991	593	833
Waterloo Insurance Company <sup>2, 3</sup>		1,057	1,061	1,991	858	2,198	617	741
Wawanesa Mutual Insurance Company <sup>3</sup>		1,947	1,278	1,860	1,097	2,491	659	798
Western Assurance Company <sup>3</sup>		1,899	1,298	2,025	839	2,475	633	864
York Fire & Casualty Insurance Company <sup>2</sup>		2,139	1,051	1,729	913	2,237	515	751
Zenith Insurance Company		1,418	1,114	2,331	661	1,942	573	857
Zurich Indemnity Company <sup>2, 3</sup>		2,041	1,018	1,963	861	1,976	718	815
Zurich Insurance Company <sup>3</sup>		1,745	898	2,053	662	1,946	697	822

#### Footnotes:

1. Farm Mutual Reinsurance Plan represents 36 different Ontario-based farm mutual insurance companies. If your insurer is an Ontario-based farm mutual company, check your rates under Farm Mutual Reinsurance Plan.
2. These companies sell insurance to groups. Where an insurer has both group rates and non-group rates, the non-group rate is shown.
3. These companies use the CLEAR rating system.

# HAMILTON

March 1997 Rates



## LEGEND

<b>PROFILE 1</b>	<b>Single Female, 1 vehicle</b>
<b>PROFILE 2</b>	<b>Single Male, 1 vehicle</b>
<b>PROFILE 3</b>	<b>Married Couple, 2 vehicles</b>
<b>PROFILE 4</b>	<b>Single Parent &amp; Son, 1 vehicle</b>
<b>PROFILE 5</b>	<b>Married Couple with Son &amp; Daughter, 2 vehicles</b>
<b>PROFILE 6</b>	<b>Senior, 1 vehicle</b>
<b>PROFILE 7</b>	<b>Married Couple, 1 vehicle</b>

COMPANY	PROFILE 1	2	3	4	5	6	7
Allianz Insurance Company <sup>2</sup>	2,730	1,468	2,550	1,409	3,594	858	1,269
Allstate Insurance Company of Canada	4,542	2,982	3,212	1,680	3,406	1,064	1,636
AXA Insurance (Canada) <sup>3</sup>	3,435	1,577	2,784	1,455	3,148	987	1,256
Belair Insurance Company Inc. <sup>3</sup>	2,089	1,048	2,648	1,338	3,179	904	1,014
CAA Insurance Company (Ontario) <sup>2</sup>	2,782	1,573	2,450	1,360	3,546	886	1,183
Canada Life Casualty Insurance Company <sup>2,3</sup>	2,405	1,356	3,258	1,496	3,549	1,052	1,192
Canadian General Insurance Company <sup>3</sup>	3,402	1,573	2,872	1,645	3,696	956	1,208
Canadian Group Underwriters Insurance Company <sup>2,3</sup>	2,801	1,246	2,724	1,159	3,323	899	1,017
Canadian Surety Company <sup>2,3</sup>	2,330	1,434	2,873	1,221	3,976	982	1,225
Chubb Insurance Group	3,277	1,184	2,594	1,137	3,140	1,149	1,330
CIBC General Insurance Company Limited	3,011	1,660	2,114	1,217	3,021	802	1,038
CIGNA Insurance Company	2,455	1,995	2,785	1,560	3,235	1,102	1,520
Citadel General Assurance Company	3,109	2,080	2,961	1,646	3,785	994	1,522
Coachman Insurance Company	3,198	1,559	2,818	1,921	4,596	1,163	1,446
Commercial Union Assurance Company	1,931	1,429	3,002	1,453	3,424	990	1,444
Co-operators General Insurance Company	1,494	1,450	2,262	1,224	2,506	828	1,142
Coseco Insurance Company <sup>2</sup>	2,542	1,321	2,162	906	2,534	906	1,072
CUMIS General Insurance Company <sup>2</sup>	1,681	1,022	1,628	925	2,397	784	958
Dominion of Canada General Insurance Company <sup>3</sup>	2,280	1,199	2,044	1,226	2,724	733	817
Economical Mutual Insurance Company <sup>3</sup>	3,056	1,421	2,837	1,440	3,040	892	1,121
Facility Association	3,288	2,313	5,803	2,379	5,815	2,344	2,778
Farm Mutual Reinsurance Plan <sup>1,3</sup>	2,052	1,142	2,631	1,244	3,204	935	1,109
Farmers' Mutual (Lindsay) <sup>3</sup>	2,218	1,202	2,889	1,149	3,019	902	1,193
Federated Insurance Company	1,645	1,583	2,486	1,245	3,186	971	1,211
Federation Insurance Company	2,745	1,327	2,648	1,957	3,557	920	1,189
GAN Canada Insurance Company <sup>2,3</sup>	2,242	1,105	2,808	952	2,913	790	996

COMPANY	PROFILE	1	2	3	4	5	6	7
GAN General Insurance Company <sup>3</sup>		2,568	1,280	2,658	1,191	2,544	766	956
General Accident Assurance Company <sup>2</sup>		2,287	1,342	2,659	1,274	2,911	900	1,126
Gore Mutual Insurance Company <sup>3</sup>		3,108	1,407	2,456	1,568	3,155	856	1,076
Guarantee Company of North America		2,377	1,406	2,625	1,618	3,372	965	1,327
Guardian Insurance Company <sup>3</sup>		3,432	1,503	3,206	1,484	3,977	1,127	1,302
Halifax Insurance Company <sup>2,3</sup>		1,171	1,394	2,849	1,471	3,344	966	1,108
Hartford Canada <sup>3</sup>		3,708	2,788	2,881	1,618	3,517	1,017	1,267
Kingsway General Insurance Company		3,307	1,998	6,054	2,048	8,280	1,905	2,423
Liberty Mutual Insurance Group <sup>2</sup>		2,864	1,474	2,893	1,472	3,041	1,087	1,526
Lloyd's Non-Marine Underwriters		2,828	1,486	2,615	1,605	3,264	990	1,288
Lombard Canada Ltd. <sup>2</sup>		3,836	1,805	2,844	1,556	3,493	963	1,455
Lumbermens Mutual Casualty Company		3,272	2,171	2,341	1,376	3,404	862	1,248
Markel Insurance Company		2,576	1,593	2,789	1,314	2,978	791	1,143
Motors Insurance Corporation <sup>2</sup>		2,431	1,680	2,157	1,227	3,197	949	1,098
National Frontier Insurance Company <sup>2</sup>		2,140	1,416	2,607	1,268	3,733	941	1,299
Pafco Insurance Company <sup>3</sup>		3,534	1,706	5,690	1,965	5,407	1,981	2,156
Personal Insurance Company <sup>2</sup>		2,565	1,445	2,352	1,244	3,133	869	1,183
Pilot Insurance Company <sup>3</sup>		1,068	1,385	3,062	1,451	3,429	1,045	1,229
Portage La Prairie Mutual Insurance Company		2,673	1,366	2,708	1,306	3,106	1,049	1,319
Progressive Casualty Insurance Company		3,285	2,517	5,757	2,296	8,089	2,278	2,708
Royal Insurance Company <sup>2,3</sup>		2,627	1,531	2,636	1,341	4,040	1,076	1,104
Scottish & York Insurance Company <sup>3</sup>		3,050	1,411	2,704	1,464	3,190	860	995
Security National Insurance Company <sup>2,3</sup>		1,406	1,545	3,406	1,148	3,230	1,113	1,292
State Farm Mutual Automobile Insurance Company		3,122	3,401	2,927	1,367	4,386	1,017	1,529
St. Paul Fire and Marine Insurance Company		2,606	1,860	3,105	1,525	4,174	1,105	1,064
Traders General Insurance Company <sup>2,3</sup>		3,170	1,439	2,970	1,588	3,355	920	1,176
Trafalgar Insurance Company <sup>2</sup>		2,217	1,178	1,908	1,058	2,632	648	958
Unifund Assurance Company <sup>2</sup>		3,133	1,151	2,614	1,127	3,121	931	1,309
Waterloo Insurance Company <sup>2,3</sup>		1,548	1,421	2,837	1,440	3,040	892	1,121
Wawanesa Mutual Insurance Company <sup>3</sup>		3,102	1,529	3,042	1,905	3,784	1,029	1,317
Western Assurance Company <sup>3</sup>		2,627	1,531	2,703	1,139	3,174	857	1,149
York Fire & Casualty Insurance Company <sup>2</sup>		3,841	1,787	2,797	1,678	3,505	878	1,273
Zenith Insurance Company		2,080	1,322	3,374	1,092	2,810	841	1,289
Zurich Indemnity Company <sup>2,3</sup>		2,900	1,258	2,661	1,144	2,453	938	1,130
Zurich Insurance Company <sup>3</sup>		3,221	1,491	3,122	1,182	2,978	1,126	1,352

#### Footnotes:

1. Farm Mutual Reinsurance Plan represents 36 different Ontario-based farm mutual insurance companies. If your insurer is an Ontario-based farm mutual company, check your rates under Farm Mutual Reinsurance Plan.
2. These companies sell insurance to groups. Where an insurer has both group rates and non-group rates, the non-group rate is shown.
3. These companies use the CLEAR rating system.

# LONDON

March 1997 Rates



## LEGEND

<b>PROFILE 1</b>	<b>Single Female, 1 vehicle</b>
<b>PROFILE 2</b>	<b>Single Male, 1 vehicle</b>
<b>PROFILE 3</b>	<b>Married Couple, 2 vehicles</b>
<b>PROFILE 4</b>	<b>Single Parent &amp; Son, 1 vehicle</b>
<b>PROFILE 5</b>	<b>Married Couple with Son &amp; Daughter, 2 vehicles</b>
<b>PROFILE 6</b>	<b>Senior, 1 vehicle</b>
<b>PROFILE 7</b>	<b>Married Couple, 1 vehicle</b>

COMPANY	PROFILE 1	2	3	4	5	6	7
Allianz Insurance Company <sup>2</sup>	2,221	1,190	1,998	1,167	2,886	676	1,000
Allstate Insurance Company of Canada	3,006	1,950	2,038	1,073	2,253	708	1,064
AXA Insurance (Canada) <sup>3</sup>	2,400	1,067	1,840	975	2,151	668	849
Belair Insurance Company Inc. <sup>3</sup>	1,620	808	1,966	1,048	2,411	683	772
CAA Insurance Company (Ontario) <sup>2</sup>	2,227	1,264	1,997	1,071	2,856	719	960
Canada Life Casualty Insurance Company <sup>2,3</sup>	2,194	1,223	2,825	1,404	3,149	922	1,057
Canadian General Insurance Company <sup>3</sup>	2,526	1,168	2,157	1,203	2,779	726	903
Canadian Group Underwriters Insurance Company <sup>2,3</sup>	2,123	925	1,933	888	2,413	644	739
Canadian Surety Company <sup>2,3</sup>	1,839	1,108	2,213	958	3,119	760	959
Chubb Insurance Group	2,581	940	2,004	911	2,454	886	1,029
CIBC General Insurance Company Limited	2,396	1,323	1,631	971	2,378	621	803
CIGNA Insurance Company	2,332	1,866	2,555	1,510	3,006	1,016	1,395
Citadel General Assurance Company	2,416	1,612	2,271	1,292	2,935	767	1,170
Coachman Insurance Company	2,206	1,086	2,012	1,283	3,209	827	1,029
Commercial Union Assurance Company	1,539	1,150	2,342	1,195	2,740	785	1,136
Co-operators General Insurance Company	1,218	1,164	1,830	972	2,024	672	922
Coseco Insurance Company <sup>2</sup>	2,089	1,068	1,724	769	2,061	730	860
CUMIS General Insurance Company <sup>2</sup>	1,500	905	1,397	839	2,116	679	830
Dominion of Canada General Insurance Company <sup>3</sup>	2,251	1,172	1,954	1,234	2,631	703	794
Economical Mutual Insurance Company <sup>3</sup>	2,089	970	1,936	977	2,119	616	769
Facility Association	2,921	2,020	4,792	2,089	5,027	1,951	2,317
Farm Mutual Reinsurance Plan <sup>1,3</sup>	1,677	941	2,142	1,010	2,616	760	903
Farmers' Mutual (Lindsay) <sup>3</sup>	1,957	1,071	2,452	1,007	2,610	770	1,023
Federated Insurance Company	1,360	1,288	2,016	1,065	2,613	795	987
Federation Insurance Company	2,265	1,086	2,111	1,642	2,878	739	954
GAN Canada Insurance Company <sup>2,3</sup>	1,677	825	2,089	698	2,175	591	746

COMPANY	PROFILE	1	2	3	4	5	6	7
GAN General Insurance Company <sup>3</sup>		2,033	1,020	2,075	926	2,022	605	757
General Accident Assurance Company <sup>2</sup>		2,339	1,107	2,044	1,141	2,482	701	878
Gore Mutual Insurance Company <sup>3</sup>		2,546	1,139	1,950	1,302	2,554	686	866
Guarantee Company of North America		1,931	1,167	2,099	1,407	2,775	772	1,072
Guardian Insurance Company <sup>3</sup>		2,433	1,055	2,185	1,048	2,766	775	909
Halifax Insurance Company <sup>2, 3</sup>		900	1,080	2,118	1,150	2,543	725	844
Hartford Canada <sup>3</sup>		2,537	1,910	2,026	1,096	2,452	710	882
Kingsway General Insurance Company		3,043	1,798	5,292	1,910	7,529	1,671	2,133
Liberty Mutual Insurance Group <sup>2</sup>		2,171	1,099	2,046	1,182	2,249	778	1,092
Lloyd's Non-Marine Underwriters		2,452	1,297	2,224	1,380	2,799	843	1,099
Lombard Canada Ltd. <sup>2</sup>		3,088	1,450	2,190	1,310	2,773	749	1,130
Lumbermens Mutual Casualty Company		2,257	1,524	1,779	918	2,451	647	933
Markel Insurance Company		2,175	1,331	2,306	1,163	2,477	662	952
Motors Insurance Corporation <sup>2</sup>		2,065	1,403	1,752	1,070	2,675	772	899
National Frontier Insurance Company <sup>2</sup>		1,714	1,121	2,013	1,046	2,953	733	1,008
Pafco Insurance Company <sup>3</sup>		2,948	1,429	4,770	1,602	4,538	1,661	1,804
Personal Insurance Company <sup>2</sup>		2,171	1,221	1,942	1,059	2,638	719	979
Pilot Insurance Company <sup>3</sup>		806	1,059	2,301	1,099	2,593	790	929
Portage La Prairie Mutual Insurance Company		2,015	1,035	2,055	983	2,347	796	1,000
Progressive Casualty Insurance Company		2,519	1,969	4,650	1,689	6,464	1,835	2,179
Royal Insurance Company <sup>2, 3</sup>		1,904	1,113	1,881	995	2,898	769	795
Scottish & York Insurance Company <sup>3</sup>		2,196	1,014	2,010	1,007	2,336	641	726
Security National Insurance Company <sup>2, 3</sup>		953	1,067	2,329	743	2,203	765	882
State Farm Mutual Automobile Insurance Company		2,252	2,401	2,027	995	3,100	717	1,073
St. Paul Fire and Marine Insurance Company		2,462	1,749	2,845	1,505	3,904	1,019	999
Traders General Insurance Company <sup>2, 3</sup>		2,327	1,053	2,202	1,126	2,492	691	870
Trafalgar Insurance Company <sup>2</sup>		1,878	988	1,558	895	2,201	528	786
Unifund Assurance Company <sup>2</sup>		2,278	826	1,860	811	2,256	681	936
Waterloo Insurance Company <sup>2, 3</sup>		1,042	970	1,936	977	2,119	616	769
Wawanesa Mutual Insurance Company <sup>3</sup>		2,357	1,146	2,213	1,378	2,914	772	956
Western Assurance Company <sup>3</sup>		1,904	1,113	2,225	892	2,483	706	938
York Fire & Casualty Insurance Company <sup>2</sup>		2,799	1,297	1,991	1,249	2,536	634	914
Zenith Insurance Company		1,525	970	2,498	803	2,073	625	952
Zurich Indemnity Company <sup>2, 3</sup>		2,396	1,027	2,095	965	1,979	751	915
Zurich Insurance Company <sup>3</sup>		2,143	990	2,188	801	2,104	775	931

#### Footnotes:

1. Farm Mutual Reinsurance Plan represents 36 different Ontario-based farm mutual insurance companies. If your insurer is an Ontario-based farm mutual company, check your rates under Farm Mutual Reinsurance Plan.
2. These companies sell insurance to groups. Where an insurer has both group rates and non-group rates, the non-group rate is shown.
3. These companies use the CLEAR rating system.

# OTTAWA

March 1997 Rates



## LEGEND

<b>PROFILE 1</b>	<b>Single Female, 1 vehicle</b>
<b>PROFILE 2</b>	<b>Single Male, 1 vehicle</b>
<b>PROFILE 3</b>	<b>Married Couple, 2 vehicles</b>
<b>PROFILE 4</b>	<b>Single Parent &amp; Son, 1 vehicle</b>
<b>PROFILE 5</b>	<b>Married Couple with Son &amp; Daughter, 2 vehicles</b>
<b>PROFILE 6</b>	<b>Senior, 1 vehicle</b>
<b>PROFILE 7</b>	<b>Married Couple, 1 vehicle</b>

COMPANY	PROFILE 1	2	3	4	5	6	7
Allianz Insurance Company <sup>2</sup>	2,060	1,101	2,050	953	2,770	676	1,006
Allstate Insurance Company of Canada	2,418	1,592	1,966	903	2,041	648	972
AXA Insurance (Canada) <sup>3</sup>	2,604	1,147	2,017	1,105	2,396	736	939
Belair Insurance Company Inc. <sup>3</sup>	1,494	753	1,871	939	2,260	644	723
CAA Insurance Company (Ontario) <sup>2</sup>	2,079	1,191	2,001	967	2,733	712	948
Canada Life Casualty Insurance Company <sup>2, 3</sup>	1,735	1,013	2,719	992	2,794	859	937
Canadian General Insurance Company <sup>3</sup>	2,439	1,124	2,229	1,087	2,733	731	887
Canadian Group Underwriters Insurance Company <sup>2, 3</sup>	2,093	935	1,966	845	2,414	644	743
Canadian Surety Company <sup>2, 3</sup>	1,754	1,044	2,310	841	3,108	776	956
Chubb Insurance Group	2,461	894	1,987	847	2,390	881	1,015
CIBC General Insurance Company Limited	2,462	1,345	1,876	917	2,544	701	914
CIGNA Insurance Company	1,641	1,449	2,266	956	2,458	870	1,245
Citadel General Assurance Company	1,885	1,279	2,087	904	2,493	680	1,051
Coachman Insurance Company	2,376	1,170	2,166	1,359	3,457	888	1,107
Commercial Union Assurance Company	1,436	1,027	2,247	973	2,491	723	1,068
Co-operators General Insurance Company	1,260	1,052	1,804	794	1,904	644	882
Coseco Insurance Company <sup>2</sup>	2,254	1,168	2,006	760	2,304	836	989
CUMIS General Insurance Company <sup>2</sup>	1,405	851	1,405	721	2,018	670	825
Dominion of Canada General Insurance Company <sup>3</sup>	1,960	1,058	1,968	1,027	2,490	686	748
Economical Mutual Insurance Company <sup>3</sup>	2,266	1,062	2,347	1,011	2,419	716	865
Facility Association	2,593	1,877	5,072	1,780	4,825	2,035	2,403
Farm Mutual Reinsurance Plan <sup>1, 3</sup>	1,323	794	2,132	772	2,369	732	826
Farmers' Mutual (Lindsay) <sup>3</sup>	1,608	903	2,390	784	2,401	724	938
Federated Insurance Company	1,220	1,238	2,110	876	2,499	800	1,009
Federation Insurance Company	1,767	890	1,934	1,179	2,436	660	857
GAN Canada Insurance Company <sup>2, 3</sup>	1,542	783	2,087	617	2,083	579	720

COMPANY	PROFILE	1	2	3	4	5	6	7
GAN General Insurance Company <sup>3</sup>		1,997	1,055	2,347	855	2,148	665	809
General Accident Assurance Company <sup>2</sup>		1,765	1,059	2,238	860	2,334	746	897
Gore Mutual Insurance Company <sup>3</sup>		2,415	1,165	2,294	1,204	2,733	770	947
Guarantee Company of North America		1,988	1,152	2,236	1,222	2,790	819	1,122
Guardian Insurance Company <sup>3</sup>		2,428	1,078	2,228	1,020	2,787	780	913
Halifax Insurance Company <sup>2, 3</sup>		906	1,087	2,173	1,120	2,570	741	855
Hartford Canada <sup>3</sup>		2,479	1,869	2,026	1,053	2,429	707	872
Kingsway General Insurance Company		2,585	1,619	5,123	1,437	6,790	1,579	2,019
Liberty Mutual Insurance Group <sup>2</sup>		2,087	1,082	2,204	1,064	2,269	818	1,155
Lloyd's Non-Marine Underwriters		2,077	1,127	2,115	1,113	2,499	786	1,024
Lombard Canada Ltd. <sup>2</sup>		2,832	1,402	2,290	1,101	2,680	769	1,158
Lumbermens Mutual Casualty Company		2,229	1,524	1,808	883	2,448	653	944
Markel Insurance Company		1,899	1,206	2,286	911	2,334	639	925
Motors Insurance Corporation <sup>2</sup>		1,871	1,315	1,696	914	2,471	745	858
National Frontier Insurance Company <sup>2</sup>		1,531	1,078	2,145	854	2,834	754	1,049
Pafco Insurance Company <sup>3</sup>		2,948	1,429	4,770	1,602	4,538	1,661	1,804
Personal Insurance Company <sup>2</sup>		2,164	1,212	2,111	949	2,685	769	1,051
Pilot Insurance Company <sup>3</sup>		807	1,064	2,352	1,098	2,629	802	942
Portage La Prairie Mutual Insurance Company		2,157	1,105	2,293	1,003	2,559	879	1,102
Progressive Casualty Insurance Company		2,416	1,898	4,536	1,585	6,254	1,784	2,124
Royal Insurance Company <sup>2, 3</sup>		1,862	1,096	1,896	934	2,859	772	790
Scottish & York Insurance Company <sup>3</sup>		2,193	1,015	2,061	993	2,342	647	731
Security National Insurance Company <sup>2, 3</sup>		974	1,090	2,380	758	2,248	780	901
State Farm Mutual Automobile Insurance Company		2,274	2,480	2,106	961	3,169	735	1,102
St. Paul Fire and Marine Insurance Company		1,799	1,308	2,532	933	3,063	877	772
Traders General Insurance Company <sup>2, 3</sup>		2,203	998	2,243	981	2,435	693	846
Trafalgar Insurance Company <sup>2</sup>		1,725	947	1,639	795	2,146	546	811
Unifund Assurance Company <sup>2</sup>		2,468	891	2,006	860	2,433	731	1,006
Waterloo Insurance Company <sup>2, 3</sup>		1,167	1,062	2,347	1,011	2,419	716	865
Wawanesa Mutual Insurance Company <sup>3</sup>		1,947	1,278	1,860	1,097	2,491	659	798
Western Assurance Company <sup>3</sup>		1,862	1,096	2,208	845	2,444	697	930
York Fire & Casualty Insurance Company <sup>2</sup>		2,566	1,201	2,068	1,051	2,472	634	926
Zenith Insurance Company		1,442	930	2,671	711	2,106	668	948
Zurich Indemnity Company <sup>2, 3</sup>		2,025	939	2,205	840	2,005	755	870
Zurich Insurance Company <sup>3</sup>		2,079	982	2,506	824	2,318	859	1,017

#### Footnotes:

1. Farm Mutual Reinsurance Plan represents 36 different Ontario-based farm mutual insurance companies. If your insurer is an Ontario-based farm mutual company, check your rates under Farm Mutual Reinsurance Plan.
2. These companies sell insurance to groups. Where an insurer has both group rates and non-group rates, the non-group rate is shown.
3. These companies use the CLEAR rating system.

# SUDBURY

March 1997 Rates



## LEGEND

<b>PROFILE 1</b>	<b>Single Female, 1 vehicle</b>
<b>PROFILE 2</b>	<b>Single Male, 1 vehicle</b>
<b>PROFILE 3</b>	<b>Married Couple, 2 vehicles</b>
<b>PROFILE 4</b>	<b>Single Parent &amp; Son, 1 vehicle</b>
<b>PROFILE 5</b>	<b>Married Couple with Son &amp; Daughter, 2 vehicles</b>
<b>PROFILE 6</b>	<b>Senior, 1 vehicle</b>
<b>PROFILE 7</b>	<b>Married Couple, 1 vehicle</b>

COMPANY	PROFILE 1	2	3	4	5	6	7
Allianz Insurance Company <sup>2</sup>	2,493	1,343	2,153	1,249	3,175	743	1,054
Allstate Insurance Company of Canada	2,990	2,004	2,100	1,118	2,290	722	1,098
AXA Insurance (Canada) <sup>3</sup>	2,317	1,221	2,078	1,001	2,347	733	917
Belair Insurance Company Inc. <sup>3</sup>	1,606	997	2,090	1,070	2,555	725	793
CAA Insurance Company (Ontario) <sup>2</sup>	2,404	1,415	2,235	1,228	3,383	778	1,028
Canada Life Casualty Insurance Company <sup>2, 3</sup>	2,284	1,206	3,007	1,203	3,109	929	1,044
Canadian General Insurance Company <sup>3</sup>	2,793	1,402	2,601	1,150	3,202	833	957
Canadian Group Underwriters Insurance Company <sup>2, 3</sup>	2,444	1,231	2,599	1,031	3,129	830	857
Canadian Surety Company <sup>2, 3</sup>	1,873	1,164	2,368	963	3,296	813	971
Chubb Insurance Group	2,682	1,009	2,293	947	2,658	1,015	1,157
CIBC General Insurance Company Limited	2,816	1,570	2,089	1,105	2,615	745	1,006
CIGNA Insurance Company	2,381	1,913	2,606	1,510	3,068	1,041	1,424
Citadel General Assurance Company	2,629	1,940	2,676	1,387	3,495	867	1,340
Coachman Insurance Company	2,386	1,209	2,424	1,367	3,582	988	1,226
Commercial Union Assurance Company	1,775	1,361	2,702	1,194	3,076	893	1,235
Co-operators General Insurance Company	1,356	1,348	2,036	1,054	2,306	770	1,008
Coseco Insurance Company <sup>2</sup>	2,413	1,387	2,042	819	2,635	839	1,009
CUMIS General Insurance Company <sup>2</sup>	1,636	1,103	1,612	937	2,379	803	945
Dominion of Canada General Insurance Company <sup>3</sup>	2,079	1,374	2,159	1,142	2,792	718	838
Economical Mutual Insurance Company <sup>3</sup>	2,508	1,272	2,414	1,053	2,627	741	888
Facility Association	2,474	2,059	4,287	1,807	4,453	1,794	2,061
Farm Mutual Reinsurance Plan <sup>1, 3</sup>	2,017	1,180	2,368	1,047	3,050	795	933
Farmers' Mutual (Lindsay) <sup>3</sup>	2,268	1,279	2,707	1,034	3,000	818	1,063
Federated Insurance Company	1,524	1,520	2,679	1,162	3,243	1,046	1,221
Federation Insurance Company	1,965	1,102	1,962	1,261	2,624	671	858
GAN Canada Insurance Company <sup>2, 3</sup>	1,750	1,193	2,672	843	2,597	724	861

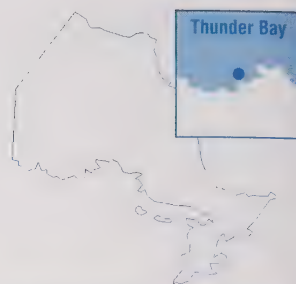
COMPANY	PROFILE	1	2	3	4	5	6	7
GAN General Insurance Company <sup>3</sup>		2,144	1,466	2,231	1,021	2,467	688	936
General Accident Assurance Company <sup>2</sup>		2,168	1,365	2,556	1,099	2,825	869	1,005
Gore Mutual Insurance Company <sup>3</sup>		2,860	1,520	2,319	1,375	3,010	828	994
Guarantee Company of North America		2,236	1,418	2,290	1,398	3,081	941	1,153
Guardian Insurance Company <sup>3</sup>		2,727	1,377	2,881	1,250	3,577	981	1,040
Halifax Insurance Company <sup>2,3</sup>		940	1,267	2,256	1,175	2,677	770	871
Hartford Canada <sup>3</sup>		3,215	2,424	2,587	1,378	3,110	906	1,121
Kingsway General Insurance Company		2,615	2,110	5,093	1,647	7,991	1,625	1,964
Liberty Mutual Insurance Group <sup>2</sup>		2,685	1,438	2,824	1,239	2,963	1,103	1,428
Lloyd's Non-Marine Underwriters		2,570	1,478	2,397	1,459	3,039	877	1,141
Lombard Canada Ltd. <sup>2</sup>		2,495	1,486	2,319	1,150	2,809	801	1,147
Lumbermens Mutual Casualty Company		2,526	1,802	2,047	1,087	3,076	784	1,064
Markel Insurance Company		1,984	1,388	2,401	1,057	2,590	707	954
Motors Insurance Corporation <sup>2</sup>		2,387	1,604	1,998	1,033	2,896	887	945
National Frontier Insurance Company <sup>2</sup>		1,791	1,293	2,288	981	3,164	818	1,084
Pafoo Insurance Company <sup>3</sup>		2,713	1,733	4,488	1,548	4,373	1,610	1,648
Personal Insurance Company <sup>2</sup>		2,522	1,381	2,368	1,149	3,097	850	1,157
Pilot Insurance Company <sup>3</sup>		945	1,317	2,722	1,242	3,090	952	1,036
Portage La Prairie Mutual Insurance Company		2,705	1,482	2,601	1,153	3,139	985	1,246
Progressive Casualty Insurance Company		2,109	2,111	4,257	1,750	6,315	1,629	1,929
Royal Insurance Company <sup>2,3</sup>		2,046	1,382	2,045	1,039	3,211	855	853
Scottish & York Insurance Company <sup>3</sup>		2,605	1,304	2,596	1,035	2,897	788	829
Security National Insurance Company <sup>2,3</sup>		1,206	1,527	2,927	897	2,908	979	1,060
State Farm Mutual Automobile Insurance Company		2,971	3,282	2,878	1,237	4,251	989	1,488
St. Paul Fire and Marine Insurance Company		2,449	1,745	2,909	1,401	4,011	1,018	937
Traders General Insurance Company <sup>2,3</sup>		2,599	1,268	2,623	1,079	2,903	840	913
Trafalgar Insurance Company <sup>2</sup>		1,974	1,219	1,792	943	2,480	617	881
Unifund Assurance Company <sup>2</sup>		2,430	901	2,185	831	2,521	778	1,086
Waterloo Insurance Company <sup>2,3</sup>		1,272	1,272	2,414	1,053	2,627	741	888
Wawanesa Mutual Insurance Company <sup>3</sup>		2,624	1,493	2,711	1,445	3,311	929	1,103
Western Assurance Company <sup>3</sup>		2,046	1,382	2,401	979	2,834	763	1,002
York Fire & Casualty Insurance Company <sup>2</sup>		2,825	1,409	2,488	1,336	3,055	744	1,089
Zenith Insurance Company		1,824	1,444	2,849	888	2,413	702	1,073
Zurich Indemnity Company <sup>2,3</sup>		2,457	1,196	2,248	981	2,186	814	945
Zurich Insurance Company <sup>3</sup>		2,087	1,073	2,426	785	2,294	824	974

#### Footnotes:

1. Farm Mutual Reinsurance Plan represents 36 different Ontario-based farm mutual insurance companies. If your insurer is an Ontario-based farm mutual company, check your rates under Farm Mutual Reinsurance Plan.
2. These companies sell insurance to groups. Where an insurer has both group rates and non-group rates, the non-group rate is shown.
3. These companies use the CLEAR rating system.

# THUNDER BAY

March 1997 Rates



## LEGEND

<b>PROFILE 1</b>	<b>Single Female, 1 vehicle</b>
<b>PROFILE 2</b>	<b>Single Male, 1 vehicle</b>
<b>PROFILE 3</b>	<b>Married Couple, 2 vehicles</b>
<b>PROFILE 4</b>	<b>Single Parent &amp; Son, 1 vehicle</b>
<b>PROFILE 5</b>	<b>Married Couple with Son &amp; Daughter, 2 vehicles</b>
<b>PROFILE 6</b>	<b>Senior, 1 vehicle</b>
<b>PROFILE 7</b>	<b>Married Couple, 1 vehicle</b>

COMPANY	PROFILE 1	2	3	4	5	6	7
Allianz Insurance Company <sup>2</sup>	2,526	1,351	2,128	1,224	3,188	729	1,041
Allstate Insurance Company of Canada	3,174	2,100	2,288	1,079	2,529	792	1,168
AXA Insurance (Canada) <sup>3</sup>	2,667	1,385	2,194	1,095	2,500	776	975
Belair Insurance Company Inc. <sup>3</sup>	1,690	1,037	2,180	1,116	2,688	754	829
CAA Insurance Company (Ontario) <sup>2</sup>	2,523	1,412	2,422	1,264	3,590	838	1,107
Canada Life Casualty Insurance Company <sup>2, 3</sup>	2,401	1,265	3,126	1,257	3,288	975	1,098
Canadian General Insurance Company <sup>3</sup>	2,906	1,452	2,560	1,200	3,288	836	977
Canadian Group Underwriters Insurance Company <sup>2, 3</sup>	2,303	1,142	2,274	957	2,875	741	780
Canadian Surety Company <sup>2, 3</sup>	1,921	1,209	2,261	990	3,291	763	940
Chubb Insurance Group	2,720	1,005	2,243	944	2,660	992	1,140
CIBC General Insurance Company Limited	2,636	1,459	1,929	1,005	2,629	685	925
CIGNA Insurance Company	2,122	1,763	2,419	1,320	2,913	934	1,287
Citadel General Assurance Company	2,174	1,609	2,281	1,131	2,945	730	1,136
Coachman Insurance Company	2,485	1,240	2,375	1,431	3,667	973	1,210
Commercial Union Assurance Company	1,755	1,325	2,642	1,109	2,992	865	1,202
Co-operators General Insurance Company	1,378	1,328	2,022	1,016	2,298	760	998
Coseco Insurance Company <sup>2</sup>	2,285	1,303	1,905	723	2,495	783	941
CUMIS General Insurance Company <sup>2</sup>	1,620	1,083	1,562	896	2,328	774	920
Dominion of Canada General Insurance Company <sup>3</sup>	2,146	1,417	2,219	1,186	2,882	740	867
Economical Mutual Insurance Company <sup>3</sup>	2,546	1,305	2,714	1,011	2,822	807	938
Facility Association	2,555	2,134	4,444	1,837	4,619	1,858	2,135
Farm Mutual Reinsurance Plan <sup>1, 3</sup>	1,898	1,125	2,272	969	2,907	758	887
Farmers' Mutual (Lindsay) <sup>3</sup>	2,413	1,342	2,736	1,108	3,095	828	1,091
Federated Insurance Company	1,360	1,379	2,380	1,040	2,940	921	1,082
Federation Insurance Company	2,272	1,267	2,184	1,485	2,986	747	955
GAN Canada Insurance Company <sup>2, 3</sup>	1,610	1,091	2,315	755	2,372	643	774

COMPANY	PROFILE	1	2	3	4	5	6	7
GAN General Insurance Company <sup>3</sup>		2,024	1,393	2,210	957	2,379	673	811
General Accident Assurance Company <sup>2</sup>		2,093	1,348	2,322	1,040	2,738	807	933
Gore Mutual Insurance Company <sup>3</sup>		2,763	1,469	2,203	1,296	2,891	791	953
Guarantee Company of North America		2,533	1,627	2,499	1,703	3,494	1,036	1,274
Guardian Insurance Company <sup>3</sup>		2,572	1,279	2,529	1,165	3,297	883	950
Halifax Insurance Company <sup>2,3</sup>		985	1,320	2,333	1,225	2,824	805	909
Hartford Canada <sup>3</sup>		3,067	2,569	2,392	1,184	2,918	899	1,037
Kingsway General Insurance Company		2,718	2,192	5,283	1,709	8,320	1,681	2,035
Liberty Mutual Insurance Group <sup>2</sup>		2,561	1,350	2,554	1,212	2,765	1,002	1,296
Lloyd's Non-Marine Underwriters		2,498	1,447	2,392	1,391	2,999	867	1,131
Lombard Canada Ltd. <sup>2</sup>		2,529	1,525	2,392	1,122	2,878	817	1,182
Lumbermens Mutual Casualty Company		2,121	1,594	1,764	815	2,640	656	912
Markel Insurance Company		1,961	1,364	2,365	1,028	2,558	692	934
Motors Insurance Corporation <sup>2</sup>		2,529	1,639	1,970	1,082	3,006	880	940
National Frontier Insurance Company <sup>2</sup>		1,826	1,326	2,303	990	3,223	817	1,093
Pafo Insurance Company <sup>3</sup>		3,245	2,069	5,044	1,996	5,068	1,852	1,920
Personal Insurance Company <sup>2</sup>		2,449	1,328	2,261	1,088	3,002	809	1,102
Pilot Insurance Company <sup>3</sup>		878	1,244	2,519	1,170	2,886	884	966
Portage La Prairie Mutual Insurance Company		2,493	1,367	2,329	1,065	2,857	884	1,122
Progressive Casualty Insurance Company		2,307	2,303	4,355	1,970	6,672	1,671	1,981
Royal Insurance Company <sup>2,3</sup>		2,300	1,566	2,238	1,135	3,539	936	940
Scottish & York Insurance Company <sup>3</sup>		2,589	1,299	2,408	1,074	2,811	752	804
Security National Insurance Company <sup>2,3</sup>		1,139	1,482	2,838	867	2,856	956	1,042
State Farm Mutual Automobile Insurance Company		2,744	3,003	2,594	1,134	3,874	899	1,350
St. Paul Fire and Marine Insurance Company		2,269	1,625	2,699	1,258	3,743	939	860
Traders General Insurance Company <sup>2,3</sup>		2,564	1,252	2,584	1,072	2,859	829	900
Trafalgar Insurance Company <sup>2</sup>		1,930	1,182	1,673	896	2,387	577	828
Unifund Assurance Company <sup>2</sup>		2,475	904	2,138	830	2,511	760	1,066
Waterloo Insurance Company <sup>2,3</sup>		1,226	1,305	2,714	1,011	2,822	807	938
Wawanesa Mutual Insurance Company <sup>3</sup>		2,453	1,460	2,582	1,347	3,152	881	1,043
Western Assurance Company <sup>3</sup>		2,300	1,566	2,234	960	2,789	703	935
York Fire & Casualty Insurance Company <sup>2</sup>		3,060	1,491	2,448	1,424	3,182	741	1,076
Zenith Insurance Company		1,655	1,303	2,641	785	2,223	648	985
Zurich Indemnity Company <sup>2,3</sup>		2,230	1,090	2,066	859	2,003	748	864
Zurich Insurance Company <sup>3</sup>		2,333	1,201	2,571	880	2,443	887	1,051

#### Footnotes:

1. Farm Mutual Reinsurance Plan represents 36 different Ontario-based farm mutual insurance companies. If your insurer is an Ontario-based farm mutual company, check your rates under Farm Mutual Reinsurance Plan.
2. These companies sell insurance to groups. Where an insurer has both group rates and non-group rates, the non-group rate is shown.
3. These companies use the CLEAR rating system.

# TORONTO

March 1997 Rates



## LEGEND

<b>PROFILE 1</b>	<b>Single Female, 1 vehicle</b>
<b>PROFILE 2</b>	<b>Single Male, 1 vehicle</b>
<b>PROFILE 3</b>	<b>Married Couple, 2 vehicles</b>
<b>PROFILE 4</b>	<b>Single Parent &amp; Son, 1 vehicle</b>
<b>PROFILE 5</b>	<b>Married Couple with Son &amp; Daughter, 2 vehicles</b>
<b>PROFILE 6</b>	<b>Senior, 1 vehicle</b>
<b>PROFILE 7</b>	<b>Married Couple, 1 vehicle</b>

COMPANY	PROFILE	1	2	3	4	5	6	7
Allianz Insurance Company <sup>2</sup>		3,133	1,657	2,764	1,618	4,047	934	1,387
Allstate Insurance Company of Canada		4,310	2,792	2,946	1,518	3,191	996	1,492
AXA Insurance (Canada) <sup>3</sup>		3,580	1,580	2,478	1,497	3,273	1,004	1,279
Belair Insurance Company Inc. <sup>3</sup>		2,449	1,215	2,782	1,597	4,519	975	1,112
CAA Insurance Company (Ontario) <sup>2</sup>		3,347	1,909	2,878	1,659	4,208	1,044	1,394
Canada Life Casualty Insurance Company <sup>2,3</sup>		2,844	1,605	3,814	1,759	4,178	1,233	1,402
Canadian General Insurance Company <sup>3</sup>		3,898	1,784	3,178	1,848	4,198	1,071	1,365
Canadian Group Underwriters Insurance Company <sup>2,3</sup>		2,923	1,300	2,799	1,191	3,476	932	1,057
Canadian Surety Company <sup>2,3</sup>		2,904	1,780	3,443	1,476	4,892	1,170	1,486
Chubb Insurance Group		3,131	1,118	2,401	1,060	2,957	1,061	1,236
CIBC General Insurance Company Limited		3,863	2,137	2,611	1,546	3,817	990	1,284
CIGNA Insurance Company		3,083	2,487	3,407	1,943	3,990	1,352	1,862
Citadel General Assurance Company		3,717	2,482	3,529	1,994	4,506	1,188	1,815
Coachman Insurance Company		3,436	1,652	2,881	2,097	4,862	1,195	1,486
Commercial Union Assurance Company		2,233	1,681	3,352	1,770	3,958	1,130	1,633
Co-operators General Insurance Company		1,814	1,796	2,712	1,534	3,060	996	1,382
Coseco Insurance Company <sup>2</sup>		3,171	1,656	2,698	1,146	3,161	1,131	1,338
CUMIS General Insurance Company <sup>2</sup>		2,306	1,381	2,114	1,257	3,214	1,021	1,257
Dominion of Canada General Insurance Company <sup>3</sup>		3,010	1,560	2,553	1,654	3,456	925	1,042
Economical Mutual Insurance Company <sup>3</sup>		3,424	1,579	3,081	1,626	3,393	983	1,243
Facility Association		4,256	2,953	7,258	3,041	7,407	2,928	3,488
Farm Mutual Reinsurance Plan <sup>1,3</sup>		2,206	1,310	2,885	1,321	3,468	1,011	1,194
Farmers' Mutual (Lindsay) <sup>3</sup>		2,635	1,473	3,391	1,380	3,577	1,036	1,391
Federated Insurance Company		1,942	1,885	2,860	1,452	3,691	1,111	1,393
Federation Insurance Company		3,194	1,546	3,027	2,237	4,089	1,048	1,359
GAN Canada Insurance Company <sup>2,3</sup>		2,373	1,149	2,844	1,000	3,020	810	1,025

COMPANY	PROFILE	1	2	3	4	5	6	7
GAN General Insurance Company <sup>3</sup>		3,368	1,633	3,159	1,551	3,200	932	1,187
General Accident Assurance Company <sup>2</sup>		2,799	1,648	3,028	1,574	3,399	1,023	1,316
Gore Mutual Insurance Company <sup>3</sup>		4,083	1,806	3,010	2,069	4,004	1,066	1,356
Guarantee Company of North America		2,746	1,632	2,984	1,887	3,889	1,094	1,518
Guardian Insurance Company <sup>3</sup>		3,640	1,593	3,357	1,556	4,224	1,185	1,378
Halifax Insurance Company <sup>2,3</sup>		1,347	1,628	2,999	1,751	3,708	1,028	1,219
Hartford Canada <sup>3</sup>		4,138	3,116	3,379	1,776	4,058	1,175	1,453
Kingsway General Insurance Company		4,050	2,440	7,282	2,443	10,193	2,278	2,915
Liberty Mutual Insurance Group <sup>2</sup>		3,110	1,596	2,964	1,658	3,213	1,122	1,577
Lloyd's Non-Marine Underwriters		3,246	1,728	2,984	1,809	3,714	1,128	1,469
Lombard Canada Ltd. <sup>2</sup>		4,377	2,030	3,050	1,792	3,871	1,032	1,579
Lumbermens Mutual Casualty Company		3,462	2,315	2,476	1,438	3,596	910	1,319
Markel Insurance Company		3,072	1,881	3,204	1,616	3,473	913	1,319
Motors Insurance Corporation <sup>2</sup>		2,860	1,936	2,403	1,487	3,694	1,058	1,232
National Frontier Insurance Company <sup>2</sup>		2,629	1,736	3,089	1,523	4,526	1,110	1,547
Pafco Insurance Company <sup>3</sup>		4,757	2,240	7,194	2,765	7,022	2,523	2,808
Personal Insurance Company <sup>2</sup>		3,113	1,751	2,761	1,501	3,770	1,018	1,393
Pilot Insurance Company <sup>3</sup>		1,142	1,485	3,186	1,578	3,631	1,096	1,298
Portage La Prairie Mutual Insurance Company		3,022	1,546	2,913	1,498	3,434	1,136	1,434
Progressive Casualty Insurance Company		3,931	3,002	6,770	2,766	9,516	2,672	3,183
Royal Insurance Company <sup>2,3</sup>		2,908	1,715	2,716	1,486	4,261	1,120	1,172
Scottish & York Insurance Company <sup>3</sup>		3,131	1,435	2,707	1,462	3,260	870	1,009
Security National Insurance Company <sup>2,3</sup>		1,497	1,671	3,504	1,238	3,402	1,152	1,371
State Farm Mutual Automobile Insurance Company		3,592	3,859	3,180	1,565	4,868	1,114	1,680
St. Paul Fire and Marine Insurance Company		3,263	2,327	3,798	1,899	5,181	1,358	1,322
Traders General Insurance Company <sup>2,3</sup>		3,583	1,609	3,194	1,782	3,748	1,008	1,310
Trafalgar Insurance Company <sup>2</sup>		2,841	1,497	2,385	1,351	3,346	809	1,202
Unifund Assurance Company <sup>2</sup>		3,093	1,125	2,500	1,097	3,030	891	1,256
Waterloo Insurance Company <sup>2,3</sup>		1,707	1,579	3,081	1,626	3,393	983	1,243
Wawanesa Mutual Insurance Company <sup>3</sup>		3,402	1,647	3,110	2,075	4,039	1,078	1,406
Western Assurance Company <sup>3</sup>		2,908	1,715	2,936	1,254	3,400	935	1,259
York Fire & Casualty Insurance Company <sup>2</sup>		4,292	1,987	3,197	1,992	3,858	953	1,546
Zenith Insurance Company		2,318	1,460	3,568	1,209	3,028	892	1,395
Zurich Indemnity Company <sup>2,3</sup>		3,515	1,499	3,075	1,325	2,826	1,088	1,334
Zurich Insurance Company <sup>3</sup>		2,990	1,388	3,194	1,113	3,011	1,116	1,336

#### Footnotes:

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2. These companies sell insurance to groups. Where an insurer has both group rates and non-group rates, the non-group rate is shown.
3. These companies use the CLEAR rating system.

# WINDSOR

March 1997 Rates



## LEGEND

<b>PROFILE 1</b>	<b>Single Female, 1 vehicle</b>
<b>PROFILE 2</b>	<b>Single Male, 1 vehicle</b>
<b>PROFILE 3</b>	<b>Married Couple, 2 vehicles</b>
<b>PROFILE 4</b>	<b>Single Parent &amp; Son, 1 vehicle</b>
<b>PROFILE 5</b>	<b>Married Couple with Son &amp; Daughter, 2 vehicles</b>
<b>PROFILE 6</b>	<b>Senior, 1 vehicle</b>
<b>PROFILE 7</b>	<b>Married Couple, 1 vehicle</b>

COMPANY	PROFILE	1	2	3	4	5	6	7
Allianz Insurance Company <sup>2</sup>		2,383	1,268	2,080	1,249	3,077	708	1,047
Allstate Insurance Company of Canada		3,318	2,150	2,212	1,199	2,488	782	1,182
AXA Insurance (Canada) <sup>3</sup>		2,909	1,315	2,666	1,367	3,106	963	1,220
Belair Insurance Company Inc. <sup>3</sup>		2,087	1,042	2,605	1,337	3,151	890	1,004
CAA Insurance Company (Ontario) <sup>2</sup>		2,900	1,644	2,512	1,413	3,671	909	1,216
Canada Life Casualty Insurance Company <sup>2,3</sup>		2,626	1,481	3,545	1,626	3,861	1,145	1,298
Canadian General Insurance Company <sup>3</sup>		3,539	1,625	3,007	1,659	3,860	999	1,256
Canadian Group Underwriters Insurance Company <sup>2,3</sup>		2,865	1,284	2,808	1,165	3,441	926	1,048
Canadian Surety Company <sup>2,3</sup>		2,283	1,420	2,760	1,206	3,853	950	1,190
Chubb Insurance Group		3,417	1,211	2,690	1,153	3,265	1,191	1,379
CIBC General Insurance Company Limited		2,986	1,656	2,074	1,192	2,978	787	1,017
CIGNA Insurance Company		2,606	2,092	2,853	1,666	3,354	1,135	1,559
Citadel General Assurance Company		3,295	2,206	3,208	1,690	4,065	1,072	1,644
Coachman Insurance Company		3,113	1,529	2,823	1,824	4,517	1,161	1,443
Commercial Union Assurance Company		1,957	1,462	2,981	1,505	3,468	994	1,443
Co-operators General Insurance Company		1,626	1,586	2,450	1,340	2,728	898	1,240
Coseco Insurance Company <sup>2</sup>		2,618	1,341	2,225	860	2,615	928	1,102
CUMIS General Insurance Company <sup>2</sup>		1,915	1,156	1,768	1,070	2,689	859	1,049
Dominion of Canada General Insurance Company <sup>3</sup>		2,607	1,357	2,252	1,408	3,035	810	916
Economical Mutual Insurance Company <sup>3</sup>		2,815	1,313	2,698	1,281	2,908	845	1,046
Facility Association		3,253	2,239	5,308	2,380	5,567	2,165	2,568
Farm Mutual Reinsurance Plan <sup>1,3</sup>		1,978	1,110	2,411	1,174	3,002	860	1,030
Farmers' Mutual (Lindsay) <sup>3</sup>		2,487	1,348	3,108	1,233	3,312	969	1,297
Federated Insurance Company		1,632	1,551	2,305	1,270	3,043	908	1,130
Federation Insurance Company		2,724	1,298	2,461	1,975	3,419	864	1,116
GAN Canada Insurance Company <sup>2,3</sup>		2,310	1,127	2,855	1,004	2,963	803	1,013

COMPANY	PROFILE	1	2	3	4	5	6	7
GAN General Insurance Company <sup>3</sup>		2,565	1,280	2,645	1,178	2,545	763	954
General Accident Assurance Company <sup>2</sup>		2,668	1,381	2,752	1,426	3,157	929	1,168
Gore Mutual Insurance Company <sup>3</sup>		3,201	1,446	2,507	1,635	3,266	880	1,108
Guarantee Company of North America		2,327	1,386	2,539	1,621	3,296	934	1,291
Guardian Insurance Company <sup>3</sup>		3,399	1,500	3,248	1,455	4,039	1,146	1,317
Halifax Insurance Company <sup>2,3</sup>		1,165	1,390	2,807	1,469	3,318	951	1,097
Hartford Canada <sup>3</sup>		3,210	2,416	2,579	1,378	3,106	904	1,119
Kingsway General Insurance Company		3,510	2,085	6,211	2,242	8,666	1,968	2,501
Liberty Mutual Insurance Group <sup>2</sup>		2,979	1,493	2,769	1,626	3,061	1,052	1,481
Lloyd's Non-Marine Underwriters		2,867	1,511	2,640	1,609	3,298	999	1,302
Lombard Canada Ltd. <sup>2</sup>		3,540	1,658	2,663	1,466	3,238	911	1,359
Lumbermens Mutual Casualty Company		3,271	2,180	2,499	1,342	3,504	912	1,318
Markel Insurance Company		2,780	1,721	2,990	1,439	3,196	855	1,233
Motors Insurance Corporation <sup>2</sup>		2,477	1,715	2,204	1,265	3,257	969	1,120
National Frontier Insurance Company <sup>2</sup>		2,365	1,534	2,727	1,423	4,042	994	1,370
Pafoo Insurance Company <sup>3</sup>		3,850	1,826	5,936	2,193	5,801	2,092	2,303
Personal Insurance Company <sup>2</sup>		2,679	1,511	2,444	1,276	3,265	899	1,230
Pilot Insurance Company <sup>3</sup>		1,079	1,426	3,285	1,430	3,582	1,104	1,286
Portage La Prairie Mutual Insurance Company		2,707	1,388	2,742	1,304	3,138	1,060	1,333
Progressive Casualty Insurance Company		3,005	2,333	5,469	2,073	7,570	2,155	2,565
Royal Insurance Company <sup>2,3</sup>		2,348	1,364	2,376	1,196	3,618	970	994
Scottish & York Insurance Company <sup>3</sup>		3,153	1,451	2,844	1,453	3,316	900	1,031
Security National Insurance Company <sup>2,3</sup>		1,416	1,582	3,405	1,150	3,249	1,114	1,298
State Farm Mutual Automobile Insurance Company		3,113	3,319	2,735	1,387	4,218	966	1,456
St. Paul Fire and Marine Insurance Company		2,753	1,960	3,183	1,628	4,366	1,139	1,117
Traders General Insurance Company <sup>2,3</sup>		3,232	1,454	2,962	1,574	3,418	931	1,193
Trafalgar Insurance Company <sup>2</sup>		2,473	1,314	2,127	1,196	2,932	722	1,068
Unifund Assurance Company <sup>2</sup>		2,877	1,034	2,383	959	2,872	848	1,195
Waterloo Insurance Company <sup>2,3</sup>		1,416	1,313	2,698	1,281	2,908	845	1,046
Wawanesa Mutual Insurance Company <sup>3</sup>		3,224	1,586	3,121	1,946	3,901	1,062	1,364
Western Assurance Company <sup>3</sup>		2,348	1,364	2,918	1,097	3,198	930	1,214
York Fire & Casualty Insurance Company <sup>2</sup>		3,873	1,803	2,782	1,725	3,516	880	1,274
Zenith Insurance Company		1,985	1,265	3,275	1,036	2,707	819	1,236
Zurich Indemnity Company <sup>2,3</sup>		2,786	1,178	2,355	1,073	2,222	848	1,046
Zurich Insurance Company <sup>3</sup>		2,567	1,196	2,699	954	2,557	951	1,138

#### Footnotes:

1. Farm Mutual Reinsurance Plan represents 36 different Ontario-based farm mutual insurance companies. If your insurer is an Ontario-based farm mutual company, check your rates under Farm Mutual Reinsurance Plan.
2. These companies sell insurance to groups. Where an insurer has both group rates and non-group rates, the non-group rate is shown.
3. These companies use the CLEAR rating system.

# OPTIONAL BENEFITS

Optional benefits may be purchased to increase the maximum levels of coverage available under the accident benefits section of your policy. The following optional benefits are available:

**Income replacement benefits:** If you become disabled from a car accident, the maximum weekly amount of income replacement benefits is \$400. If this is not sufficient for your needs, you may purchase optional income replacement benefits to increase your maximum weekly entitlement to \$600, \$800 or \$1000.

**Medical, rehabilitation and attendant care expenses:** The amount available under the auto insurance policy for medical and rehabilitation expenses, such as physiotherapy, chiropractic treatment, dental expenses etc., is \$100,000. If someone is catastrophically injured the maximum increases to \$1,000,000. Optional benefits can be purchased to increase these amounts to \$1,100,000 for non-catastrophic injuries and \$2,000,000 for catastrophic injuries.

Optional benefits can also be purchased to increase attendant care (e.g. private nursing) benefits. The standard maximum under this section is \$72,000 for non-catastrophic injuries and \$1,000,000 for catastrophic injuries. With optional benefits, these amounts can be increased to \$1,072,000 and \$2,000,000. There is an overall limit for total medical, rehabilitation and attendant care benefits as well.

**Caregiver and dependant care benefits:** Caregiver benefits are weekly benefits payable to full-time caregivers who become disabled as a result of a car accident. Optional benefits can be purchased to increase the benefits from \$250 per week plus \$50 for each additional person, to \$325 per week plus \$75 for each additional person. Optional dependant care benefits can only be claimed by employed persons who incur extra babysitting expenses as a result of an accident. Optional benefits will cover up to \$75 for the first person and \$25 for each additional person.

**Death and funeral benefits:** In the event of the death of an insured person, \$25,000 would be paid to an eligible spouse, \$10,000 to each dependant and \$6,000 would be paid for funeral expenses. Optional death and funeral benefits increase these amounts to \$50,000 to a spouse, \$20,000 to each dependant and \$8,000 for funeral expenses.

You may purchase any or all of the available optional benefits according to your needs. You may also purchase indexation of accident benefits to ensure that they stay in line with the *Consumer Price Index*.

If you have benefits available through your employment or elsewhere, you may not need to buy optional benefits. Your broker or agent can help you decide which optional benefits, if any, are appropriate for you.

# OPTIONAL BENEFITS RATE CHARTS

The following charts show the rates for optional benefits offered by insurance companies in Ontario. Rates shown are for married couples with two vehicles (Profile #5 from page 5) and one vehicle (Profile #7 from page 6).

Rates are shown for Toronto only because many insurers charge the same rate for optional benefits regardless of where you live.

## LEGEND

<b>BENEFIT A</b>	<b>Income replacement, \$600</b>
<b>BENEFIT B</b>	<b>Income replacement, \$800</b>
<b>BENEFIT C</b>	<b>Income replacement, \$1,000</b>
<b>BENEFIT D</b>	<b>Medical, rehabilitation and attendant care</b>
<b>BENEFIT E</b>	<b>Caregiver and dependant care</b>
<b>BENEFIT F</b>	<b>Death and funeral benefits</b>

COMPANY	BENEFIT	A	B	C	D	E	F
Allianz Insurance Company	Profile 5	74	152	234	75	13	9
	Profile 7	74	152	234	75	13	9
Alistate Insurance Company of Canada	Profile 5	232	360	486	370	110	28
	Profile 7	192	294	394	284	84	28
AXA Insurance (Canada)	Profile 5	61	124	193	61	10	8
	Profile 7	71	144	223	71	12	9
Belair Insurance Company Inc.	Profile 5	147	294	441	92	92	38
	Profile 7	114	228	342	72	72	30
CAA Insurance Company (Ontario)	Profile 5	198	328	458	90	21	10
	Profile 7	198	328	458	90	21	10
Canada Life Casualty Insurance Company	Profile 5	194	306	420	92	19	9
	Profile 7	154	243	333	73	15	7
Canadian General Insurance Company	Profile 5	60	120	180	100	20	12
	Profile 7	60	120	180	100	20	12

COMPANY	BENEFIT	A	B	C	D	E	F
<b>Canadian Group Underwriters Insurance Company</b>							
	Profile 5	45	90	135	45	15	10
	Profile 7	45	90	135	45	15	10
<b>Canadian Surety Company</b>							
	Profile 5	103	220	355	116	92	39
	Profile 7	55	118	189	62	49	21
<b>Chubb Insurance Group</b>							
	Profile 5	120	240	375	120	20	15
	Profile 7	120	240	375	120	20	15
<b>CIBC General Insurance Company Limited</b>							
	Profile 5	113	255	454	170	28	14
	Profile 7	73	165	293	110	18	9
<b>CIGNA Insurance Company</b>							
	Profile 5	74	152	234	75	13	9
	Profile 7	74	152	234	75	13	9
<b>Citadel General Assurance Company</b>							
	Profile 5	74	152	234	75	13	9
	Profile 7	74	152	234	75	13	9
<b>Coachman Insurance Company</b>							
	Profile 5	46	92	137	102	27	27
	Profile 7	29	57	85	64	17	17
<b>Commercial Union Assurance Company</b>							
	Profile 5	94	204	329	63	13	8
	Profile 7	94	204	329	63	13	8
<b>Co-operators General Insurance Company</b>							
	Profile 5	121	242	363	80	77	28
	Profile 7	123	247	370	82	78	29
<b>Coseco Insurance Company</b>							
	Profile 5	61	122	183	175	9	16
	Profile 7	61	122	183	175	9	16
<b>CUMIS General Insurance Company</b>							
	Profile 5	61	122	183	175	9	16
	Profile 7	61	122	183	175	9	16
<b>Dominion of Canada General Insurance Company</b>							
	Profile 5	45	90	135	35	20	18
	Profile 7	45	90	135	35	20	18
<b>Economical Mutual Insurance Company</b>							
	Profile 5	55	110	165	60	60	11
	Profile 7	55	110	165	60	60	11
<b>Facility Association</b>							
	Profile 5	108	223	344	106	13	15
	Profile 7	108	223	344	106	13	15

COMPANY	BENEFIT	A	B	C	D	E	F
Farm Mutual Reinsurance Plan							
	Profile 5	33	49	65	78	33	28
	Profile 7	29	44	58	58	29	20
Farmers' Mutual (Lindsay)							
	Profile 5	29	43	57	68	29	26
	Profile 7	32	48	65	78	32	29
Federated Insurance Company							
	Profile 5	80	160	240	53	32	15
	Profile 7	80	160	240	53	32	15
Federation Insurance Company							
	Profile 5	65	133	205	62	11	10
	Profile 7	65	133	205	62	11	10
GAN Canada Insurance Company							
	Profile 5	80	160	240	85	15	10
	Profile 7	80	160	240	85	15	10
GAN General Insurance Company							
	Profile 5	80	160	240	85	15	10
	Profile 7	80	160	240	85	15	10
General Accident Assurance Company							
	Profile 5	85	165	245	75	15	9
	Profile 7	85	165	245	75	15	9
Gore Mutual Insurance Company							
	Profile 5	33	66	99	73	50	13
	Profile 7	33	66	99	73	50	13
Guarantee Company of North America							
	Profile 5	68	114	150	137	68	50
	Profile 7	69	115	152	138	69	51
Guardian Insurance Company							
	Profile 5	50	100	150	50	15	10
	Profile 7	50	100	150	50	15	10
Halifax Insurance Company							
	Profile 5	165	330	496	104	104	43
	Profile 7	125	251	376	79	79	32
Hartford Canada							
	Profile 5	74	152	234	75	13	9
	Profile 7	74	152	234	75	13	9
Kingsway General Insurance Company							
	Profile 5	141	281	422	169	104	33
	Profile 7	141	281	422	169	104	33
Liberty Mutual Insurance Group							
	Profile 5	114	227	363	136	23	23
	Profile 7	110	220	352	132	22	22

COMPANY	BENEFIT	A	B	C	D	E	F
<b>Lloyd's Non-Marine Underwriters</b>							
	Profile 5	27	55	82	123	75	18
	Profile 7	27	55	82	123	75	18
<b>Lombard Canada Ltd.</b>							
	Profile 5	80	160	240	85	25	15
	Profile 7	80	160	240	85	25	15
<b>Lumbermens Mutual Casualty Company</b>							
	Profile 5	74	152	234	75	13	9
	Profile 7	74	152	234	75	13	9
<b>Markel Insurance Company</b>							
	Profile 5	74	152	234	75	13	9
	Profile 7	74	152	234	75	13	9
<b>Motors Insurance Corporation</b>							
	Profile 5	50	100	150	130	80	15
	Profile 7	50	100	150	130	80	15
<b>National Frontier Insurance Company</b>							
	Profile 5	83	137	191	154	15	13
	Profile 7	80	131	183	147	14	13
<b>Pafco Insurance Company</b>							
	Profile 5	152	304	456	125	93	41
	Profile 7	152	304	456	125	93	41
<b>Personal Insurance Company</b>							
	Profile 5	122	244	428	183	31	31
	Profile 7	78	157	275	118	20	20
<b>Pilot Insurance Company</b>							
	Profile 5	65	130	195	100	42	15
	Profile 7	65	130	195	100	42	15
<b>Portage La Prairie Mutual Insurance Company</b>							
	Profile 5	83	171	263	81	20	11
	Profile 7	83	171	263	81	20	11
<b>Progressive Casualty Insurance Company</b>							
	Profile 5	163	338	522	127	10	14
	Profile 7	163	338	522	127	10	14
<b>Royal Insurance Company</b>							
	Profile 5	116	174	232	60	20	16
	Profile 7	116	174	232	60	20	16
<b>Scottish &amp; York Insurance Company</b>							
	Profile 5	60	120	180	100	20	12
	Profile 7	60	120	180	100	20	12
<b>Security National Insurance Company</b>							
	Profile 5	75	150	225	80	25	10
	Profile 7	75	150	225	80	25	10

COMPANY	BENEFIT	A	B	C	D	E	F
State Farm Mutual Automobile Insurance Company							
	Profile 5	182	362	544	226	88	44
	Profile 7	98	196	294	122	48	24
St. Paul Fire and Marine Insurance Company							
	Profile 5	74	152	234	75	13	9
	Profile 7	74	152	234	75	13	9
Traders General Insurance Company							
	Profile 5	60	120	180	100	20	12
	Profile 7	60	120	180	100	20	12
Trafalgar Insurance Company							
	Profile 5	74	152	234	75	13	9
	Profile 7	74	152	234	75	13	9
Unifund Assurance Company							
	Profile 5	74	152	234	75	13	9
	Profile 7	74	152	234	75	13	9
Waterloo Insurance Company							
	Profile 5	55	110	165	60	60	11
	Profile 7	55	110	165	60	60	11
Wawanesa Mutual Insurance Company							
	Profile 5	74	152	234	75	13	9
	Profile 7	74	152	234	75	13	9
Western Assurance Company							
	Profile 5	116	174	232	60	20	16
	Profile 7	116	174	232	60	20	16
York Fire & Casualty Insurance Company							
	Profile 5	120	240	360	145	90	25
	Profile 7	120	240	360	145	90	25
Zenith Insurance Company							
	Profile 5	80	160	240	85	25	15
	Profile 7	80	160	240	85	25	15
Zurich Indemnity Company							
	Profile 5	30	100	200	45	10	5
	Profile 7	30	100	200	45	10	5
Zurich Insurance Company							
	Profile 5	50	150	300	70	15	10
	Profile 7	50	150	300	70	15	10

# RETIREE AND MULTI-VEHICLE DISCOUNTS

You are entitled to receive a retiree discount on your auto insurance rates if you are:

- the principal operator of the automobile, and
- retired, and
- not receiving any income from any office or employment, and
- not engaged in any professional occupation, and
- not operating a business, and
- have not been employed for 26 weeks or more in the last 52 weeks

And

- are age 65 or older, or
- are receiving a pension under the *Canada Pension Plan* or the *Quebec Pension Plan*, or
- are receiving a pension registered under the *Income Tax Act*

You may be entitled to receive a multi-vehicle discount if you insure more than one vehicle with the same insurance company.

Many companies offer seniors' discounts and other types of discounts. As well, each company applies discounts differently. Some insurers apply the discount to certain coverages only, while others apply it to the entire policy premium. Check with your broker or agent to find out what discounts are available and how they are applied.

# RETIREE AND MULTI-VEHICLE RATE CHARTS

The following rate charts show the retiree and multi-vehicle discounts, offered by insurance companies in Ontario.

COMPANY	RETIREE	MULTI-VEHICLE
Allianz Insurance Company	5%	10%
Allstate Insurance Company of Canada	Varies	Varies
Axa Insurance (Canada)	5%	15%
Belair Insurance Company Inc.	10%	10%
CAA Insurance Company (Ontario)	10%	10%
Canada Life Casualty Insurance Company	10%	5%
Canadian General Insurance Company	10%	10%
Canadian Group Underwriters Insurance Company	15%	10%
Canadian Surety Company	5%	Varies
Chubb Insurance Group	5%	10%
CIBC General Insurance Company Limited	5%	10%
CIGNA Insurance Company	5%	10%
Citadel General Assurance Company	5%	15%
Coachman Insurance Company	5%	10%
Commercial Union Assurance Company	5%	10%
Co-operators General Insurance Company	10%	15%
Coseco Insurance Company	5%	10%
CUMIS General Insurance Company	5%	10%
Dominion of Canada General Insurance Company	15%	10%
Economical Mutual Insurance Company	5%	15%
Facility Association	10%	10%
Farm Mutual Reinsurance Plan	5%	10%
Farmers' Mutual (Lindsay)	5%	10%
Federated Insurance Company	10%	10%
Federation Insurance Company	5%	10%
GAN Canada Insurance Company	5%	10%
GAN General Insurance Company	5%	10%
General Accident Assurance Company	10%	15%

COMPANY	RETIREE	MULTI-VEHICLE
Gore Mutual Insurance Company	5%	10%
Guarantee Company of North America	5%	10%
Guardian Insurance Company	15%	15%
Halifax Insurance Company	10%	10%
Hartford Canada	5%	15%
Kingsway General Insurance Company	5%	0%
Liberty Mutual Insurance Group	5%	15%
Lloyd's Non-Marine Underwriters	5%	10%
Lombard Canada Ltd.	5%	15%
Lumbermens Mutual Casualty Company	10%	15%
Markel Insurance Company	5%	15%
Motors Insurance Corporation	10%	10%
National Frontier Insurance Company	5%	10%
Pafoo Insurance Company Limited	5%	0%
Personal Insurance Company	5%	10%
Pilot Insurance Company	5%	15%
Portage La Prairie Mutual Insurance Company	10%	10%
Progressive Casualty Insurance Company	20%	10%
Royal Insurance Company	10%	10%
Scottish & York Insurance Company	15%	10%
Security National Insurance Company	10%	5%
State Farm Mutual Automobile Insurance Company	10%	Varies
St. Paul Fire and Marine Insurance Company	5%	10%
Traders General Insurance Company	15%	10%
Trafalgar Insurance Company	5%	10%
Unifund Assurance Company	5%	5%
Waterloo Insurance Company	5%	15%
Wawanesa Mutual Insurance Company	10%	10%
Western Assurance Company	Varies	10%
York Fire & Casualty Insurance Company	5%	10%
Zenith Insurance Company	5%	10%
Zurich Indemnity Company	10%	15%
Zurich Insurance Company	5%	10%

# GETTING READY FOR YOUR BROKER OR AGENT

Your broker or agent will need a lot of information about you and your driving record in order to give you the best possible quote. Fill out this checklist before contacting an agent or broker to make sure you have all the necessary information your broker or agent will need. You will need the same information for each additional car and driver you want to insure.

**Your car**

Make	Model
Year	Distance one way to work (km)
Annual mileage (km)	Do you use your car for business?

**Your current broker or agent**

Name	Company
Phone	Insurance policy number
Annual rate	

**You**

Sex	Birth date
Marital status	Number of years insured in Canada
Has your policy ever been canceled for non-payment or any other reason?	
Are you a first-time driver?	Did you go to driver training?
Details of accidents or claims in the past 6 years	
Dates of any traffic violations (not including parking tickets) in the past 3 years	
Coverages	
Deductibles	

**Other (occasional) drivers**

Sex
Birth date
Marital status
Number of years insured in Canada
Did they go to driver training?
Details of accidents or claims in the past 6 years
Dates of any traffic violations (not including parking tickets) in the last 3 years

One of the ways in which you can lower your premium is by increasing any or all of your deductibles. The following coverages may be purchased with a deductible:

**Collision or upset:** covers accidental damage to your car when it is involved in a collision with another object, or tips over; to the extent that you are at fault.

**Comprehensive:** covers damage to your car from other perils, such as fire, theft, flying objects, vandalism, etc.

**Direct Compensation – Property Damage (DC-PD):** covers accidental damage to your car from a collision; to the extent that you are not at fault.

Collision and comprehensive coverage each have a standard deductible of \$300. You can choose to have a smaller deductible, but your premium will be higher. Many people decide to lower their premium by choosing a higher deductible. Premiums can also be lowered by choosing a deductible on DC-PD coverage. If you have an older vehicle, you may want to consider reducing your premium further by dropping collision and comprehensive coverage entirely.

Outlined below are some typical savings you could expect to see by increasing your deductibles. Please note that these savings are guidelines only. Your specific savings will vary depending on your own characteristics.

Coverage Type	Increased Deductible	Approximate Savings
Collision	\$250 to \$300 deductible	\$4/year
Comprehensive	\$100 to \$300 deductible	\$32/year
DC-PD	\$0 to \$300 deductible	\$20/year

In order to get the best possible quote, be sure to have your profile information ready and ask the following questions:

- Does the company use the CLEAR rating system — how does this affect me?
- Customer service — how does the company handle claims?
- Period of coverage — how long is the policy for? Six months? One year?
- Increases — what will happen if I cause an accident?
- Deductible — is a higher deductible the right choice for me?
- Discounts — do I qualify for any discounts? How are discounts applied?
- Coverage — what am I covered for? Do I need any optional benefits?

To get the best price and service for your needs, you should contact more than one company, agent or broker. Take the time to shop around, ask questions and understand what you are buying. If you request it in writing, your broker must provide you with the names of all the companies he/she represents as well as rate quotes obtained on your behalf. And remember that the lowest rate does not necessarily mean the best investment for you!

Use this log to keep a record of your conversations with brokers or agents. This will let you compare rates later.

---

Name of Company/Broker/Agent: .....

Phone: .....

Quote: .....

Details: .....

Date: .....

---

Name of Company/Broker/Agent: .....

Phone: .....

Quote: .....

Details: .....

Date: .....

---

Name of Company/Broker/Agent: .....

Phone: .....

Quote: .....

Details: .....

Date: .....

---

Name of Company/Broker/Agent: .....

Phone: .....

Quote: .....

Details: .....

Date: .....

---

Name of Company/Broker/Agent: .....

Phone: .....

Quote: .....

Details: .....

Date: .....



# DID YOU KNOW THAT...

- If you are arranging for a new insurance policy, you should do it shortly before your current policy expires. If you cancel your policy before it expires you may not be entitled to a full refund.
- If you are a victim of an uninsured driver, your own uninsured motorist coverage will protect you. But, unless you buy a special endorsement, that protection is limited to \$200,000.
- Driving without insurance is expensive! Fines for uninsured drivers can range from \$5,000 to \$50,000 and may result in the suspension of your driver's licence.
- You can be penalized if your policy lapses due to non-payment of premiums or for providing your insurer with false information. If you are not sure of an answer on the Application (e.g. number of tickets), say that you are not sure.
- After an accident an insurance company is required, by law, to determine the percentage of fault on each of the drivers, according to the "Fault Determination Rules". These rules have been established by the government to help insurance companies provide prompt and inexpensive claims handling. The "Fault Determination Rules" are not related to any charges laid by police. The percentage of fault assigned to you after an accident will determine the amount of deductible you have to pay, as well as whether or not there will be a premium increase when you next renew your policy. If you disagree with your insurer's determination of fault, you may pursue the matter in small claims court.
- Each insurance company has an Ombudsman to help you resolve problems with that company. If, however, the problem is still unresolved, the Office of the Ombudsman at the Ontario Insurance Commission may be able to help you.

To obtain a copy of the CLEAR vehicle ratings, write to: Vehicle Information Centre of Canada, 175 Commerce Valley Drive West, Suite 220, Markham, Ontario, L3T 7P6.

You can obtain a copy of this document by phoning 1-800-263-7965 (English) and 1-800-668-5821 (French) during regular business hours. Or, you can access this document on our website at <http://www.gov.on.ca/OIC>.

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